

policy is Policy Number JJ7098098, and which policy was then owned by Charter Oak Trust 2009.


3. Based on the dates, indentifying names and policy numbers, this correspondence relates to one of the policies described in the Wayne Bursey letter May 2013.

4. Mr. Bursey's letter has been submitted to the Court by movant on Universitas' preliminary injunction application.

5. Annexed hereto as Exhibit B are letters from the carrier, in which the carrier transfers ownership of the policy as requested by Mr. Bursey.

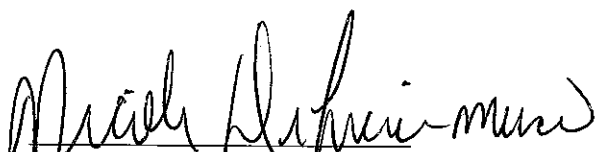
6. The consent to transfer ownership reflected in Exhibit B follows in time the e-mail exchange as to the Wisda policy reflected in Exhibit A.

7. The annexed e-mail correspondence and letters reflect that Universitas received a sum of money as a result of its Restraining Notice to the insurance company that issued the Wisda policy and that the ownership of the policy was thereafter transferred.



Anthony J. Siano, Esq. (AJS 8842)

Sworn to before me this
6th day of December 2013



Notary Public

NICOLE DELUCIA-MENA
NOTARY PUBLIC STATE OF NEW YORK
LIC. #01DE6166009
COMMISSION EXPIRES 05/14/2015
COMMISSION IN WESTCHESTER COUNTY

EXHIBIT A

On Aug 6, 2013, at 4:53 PM, "Paula Colbath" <pcolbath@loeb.com> wrote:

I was able to speak to my client about the current situation, Tranens request that Universitas consent to the ownership transfer of the Barbara Wisda policy to Waldale Holdings, and Tranens offer to pay Universitas \$50,000 to release its lien on the Wisda policy. My clients are prepared to make this happen on a fast track if they are paid \$100,000 from the proceeds/escrow and you/we can confirm that Ms. Wisda is still alive. I would furnish you with my firms wire transfer instructions and once we have confirmed receipt of the wire transfer, we would immediately notify Lincoln Financial Group, in writing and by telephone, that Universitas releases its lien against the Wisda policy and consents to the transfer of the ownership.

Please let me know whether the foregoing is acceptable.

I look forward to speaking with you soon.

Paula Colbath

Paula Colbath

Partner



345 Park Avenue | New York, NY 10154

Direct Dial: 212.407.4905 | Fax: 212.937.3189 | E-mail: pcolbath@loeb.com

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From: Michael Barnett [mbarnett@loeb.com]
Sent: Thursday, August 15, 2013 4:31 PM
To: 'Gallien, Lori E'
Cc: Paula Colbath
Subject: RE: Universitas Education, LLC v. Nova Group, Inc., Case No. 11-1590-LTS-HBP (S.D.N.Y.)

That is correct, but as to the Wisda policy only.

Michael Barnett
Attorney At Law
Loeb & Loeb LLP
345 Park Avenue | New York, NY 10154
Direct Dial: 212.407.4163 | Fax: 212.656.1554 | E-mail: mbarnett@loeb.com

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-----Original Message-----

From: Gallien, Lori E [mailto:Lori.Gallien@lfg.com]
Sent: Thursday, August 15, 2013 4:27 PM
To: Michael Barnett
Cc: Paula Colbath
Subject: RE: Universitas Education, LLC v. Nova Group, Inc., Case No. 11-1590-LTS-HBP (S.D.N.Y.)

Thanks Michael. Just to confirm, the Restraining Notice is no longer applicable to the Wisda policy JJ7098098 whatsoever i.e. regardless of whether someone wants to take a loan, surrender it etc. Is that correct?

Lori

Lori E. Gallien
Senior Paralegal
(603) 226-5974

-----Original Message-----

From: Michael Barnett [mailto:mbarnett@loeb.com]
Sent: Thursday, August 15, 2013 4:25 PM
To: Gallien, Lori E
Cc: Paula Colbath
Subject: RE: Universitas Education, LLC v. Nova Group, Inc., Case No. 11-1590-LTS-HBP (S.D.N.Y.)

Dear Ms. Gallien,

As you know, we represent Universitas Education, LLC.

On March 28, 2013, we sent you the attached letter, by which we served a Restraining Notice on Lincoln National Life Insurance Company ("Lincoln Life") in regards to five (5) in-force insurance policies. One of these policies insures the life of Barbara Wisda (Policy No. JJ7098098).

Please be advised that we are no longer requesting that Lincoln Life apply our Restraining Notice to restrict the transfer of the Wisda policy. Lincoln Life should, however, continue to enforce the Restraining Notice against the other four (4) policies specifically mentioned in the attached letter, as well as against any other policy for which the Charter Oak Trust is the owner or has a beneficial interest.

Please do not hesitate to contact me if you have any questions about this e-mail.

Sincerely,

Michael Barnett

Michael Barnett
Attorney At Law
Loeb & Loeb LLP <<http://www.loeb.com/>>
345 Park Avenue | New York, NY 10154
Direct Dial: 212.407.4163 | Fax: 212.656.1554 | E-mail: mbarnett@loeb.com

Los Angeles | New York | Chicago | Nashville | Washington, DC | Beijing | Hong Kong | www.loeb.com

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From: Michael Barnett
Sent: Thursday, March 28, 2013 12:45 PM
To: Gallien, Lori E (Lori.Gallien@lfg.com)
Cc: Paula Colbath; ben.edwards@lfg.com
Subject: Universitas Education, LLC v. Nova Group, Inc., Case No. 11-1590-LTS-HBP (S.D.N.Y.)

Ms. Gallien,

Please see the attached letter with Restraining Notice. We assume that Lincoln will accept service of the Restraining Notice by e-mail (please let us know if it does not). Please let me know if you have any questions. Thank you.

Sincerely,

Michael Barnett

Notice of Confidentiality: **This E-mail and any of its attachments may contain Lincoln National Corporation proprietary information, which is privileged, confidential, or subject to copyright belonging to the Lincoln National Corporation family of companies. This E-mail is intended solely for the use of the individual or entity to which it is addressed. If you are not the intended recipient of this E-mail, you are hereby notified that any dissemination, distribution, copying, or action taken in relation to the contents of and attachments to this E-mail is strictly prohibited and may be unlawful. If you have received this E-mail in error, please notify the sender immediately and permanently delete the original and any copy of this E-mail and any printout. Thank You.**

EXHIBIT B



The Lincoln National Life Insurance Company
P.O. Box 21008
Greensboro, NC 27420-1008

Bus: 800-487-1485

August 19, 2013

WALDALE HOLDINGS V LLC
2735 CHESHIRE LANE N
PLYMOUTH MN 55447

RE: Policy #JJ7098098
Barbara L Wisda, Insured

Dear Policyowner:

This letter is in response to a request we received from you to change the ownership on this policy. Please retain a copy of this ownership change confirmation for your records.

OWNERSHIP DESIGNATION: WALDALE HOLDINGS V LLC

If you have any questions or need further assistance, please contact our office toll free at 800-487-1485.

Sincerely,

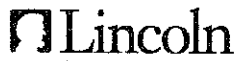
A handwritten signature in black ink, appearing to read 'Lisa Sutton', written over a horizontal line.

Lisa Sutton
Customer Service Professional

CC: Robert L Pacini #1022964
.CHARTER OAK TRUST 2009
.WAYNE BURSEY TTEE
.100 GRIST MILL RD
.SIMBURY CT 06070

To access your information 24 hours a day 7 days a week call InfoNow directly at 1-866-INFO-003 (1-866-463-6003) or visit www.LincolnFinancial.com

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The Lincoln National Life Insurance Company's Home Office is located in Fort Wayne, IN.



Financial Group®

The Lincoln National Life Insurance Company
P O Box 21008
Greensboro, NC 27420-1008

August 17, 2013

Charter Oak Trust 2009
Wayne Bursey, Trustee
100 Grist Mill Rd
Simbury, CT 06070

Re: Policy JJ7098098

Dear Charter Oak Trust 2009:

On August 17, 2013, the address change you requested for this policy became effective.

As a result of the address change, all future correspondence regarding your policy will be mailed to the following new address:

Waldale Holdings V LLC
2735 Cheshire Lane N
Plymouth, MN 55447

We are mailing this letter to your previous address to verify your address change information is accurate and to protect our important relationship with you.

If the new address listed above is incorrect, please call our Customer Contact Center at 800-487-1485 during the hours of 8:00 am to 6:00 pm Eastern Time, Monday through Friday so we can make the appropriate change to ensure proper mailing for future correspondence.

Thank you for placing your trust in Lincoln. We are committed to providing you with quality customer service. Let us or your financial representative know if you have any questions or concerns.

Sincerely,



The Lincoln National Life Insurance Company
Customer Service Department

ADM1206-0112